

ACA IMPLEMENTATION NEWS

UPDATING YOU ON PROGRESS AND AVAILABLE RESOURCES RELATED TO THE
AFFORDABLE CARE ACT

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In This Issue!

In this issue of *ACA Implementation News*, we provide important information about health insurance and 2014 federal taxes as well as links to helpful IRS and Healthcare.gov resources about tax filing requirements.

As a reminder, please send us your ACA implementation questions/suggestions so we can provide timely and relevant information to you. Questions, comments and suggestions should be sent to **ACAImplementation@hcpf.state.co.us** for inclusion in upcoming issues of *ACA Implementation News*.

To sign up for *ACA Implementation News* or the Department's ACA Communication Updates, click [here](#).

You can also find us on [Facebook](#), [Twitter @COGovHealth](#) and [YouTube](#).



COLORADO

Department of Health Care
Policy & Financing

Colorado.gov/hcpf

News of Note

Health Insurance and 2014 Federal Taxes

As you may be aware, starting in January 2014, most people will be required to have health insurance coverage or pay a penalty if they do not. Coverage may include any type of minimum essential coverage such as employer-provided insurance, coverage an individual purchases on their own (on or off the Connect for Health Colorado Marketplace), Medicaid, Child Health Plan *Plus* (CHP+), Medicare or TRICARE. Most consumers will simply check a box to indicate that each member of their family had qualifying health coverage for the whole year.

For individuals who purchased coverage through Connect for Health Colorado, they will receive in early February a new tax document, Form 1095-A, by mail. Consumers will need the information on this form to fill out IRS Form 8962 as part of their tax return. If they filed their taxes before receiving this form, they may need to file an amended return to provide proof of health insurance coverage for 2014. For more information visit Connectforhealthco.com/resources/tax-info. Healthcare.gov has also produced a short video about the Form 1095-A.

Additionally, after January 29, Connect for Health Colorado will have a new tool on their website for consumers to find plan rates in their area to help them estimate tax credits for their federal tax return.

Consumers will **not** get a form 1095-A if they have health coverage from another place, like a job, a plan you bought outside the Connect for Health Colorado Marketplace, Medicaid, Medicare or CHP+. Medicaid and CHP+ clients do not need to provide proof of coverage to the IRS when completing their taxes.

Also, as a reminder, consumers **must apply** for medical assistance in order to determine if they qualify for Medicaid or CHP+. The Department is unable to provide letters stating an individual would have been eligible for a medical assistance program if they did not apply.

Though most people will be required to have insurance, several groups are exempt from the requirement to obtain coverage or pay the penalty. If a consumer did not have coverage for all of 2014 year, they may need to fill out a Form 8965 from the IRS. The IRS instructions for the form are here. To find out more about who is exempt from the requirement to have health insurance and how to apply for exemption visit Healthcare.gov.

For more information visit Colorado.gov/Health, Healthcare.gov or IRS.gov/ACA.

Resources

Partner and Consumer Resources

The Department has posted resources online for partners and consumers. The resources include [Internal Revenue Service \(IRS\) guidance](#) on the Federal Income Tax and Advanced Premium Tax Credits an update on known issues related to the health coverage application process and shopping experience and new brochures for American Indians and Alaska Natives. The following resources can be found on Colorado.gov/HCPF/ACAResources:

- [How Health Coverage Affects Your 2014 Federal Income Tax Return](#) (Federal HHS Resource)
- [Affordable Care Act Tax Provisions](#) (IRS Resources)
- [3 Tips About Marketplace Coverage and Your Taxes](#) (Federal HHS Resource)
- [Health Care Law: What's New for Individuals and Families](#) (IRS Resource)
- [No Health Coverage? What That Means for Your Taxes](#) (Federal HHS Resource)
- [Application Process and Shopping Experience Updated January 21, 2015](#)
- [Health Insurance Marketplace Protections for American Indians and Alaska Natives \(NEW\)](#)
- [American Indian and Alaska Native Trust Income and MAGI \(NEW\)](#)

Resource for CBMS Users

A new resource is now available for CBMS Users regarding Reasonable Compatibility. The resource is geared towards CBMS Users and explains what Reasonable Compatibility is, how it is used in CBMS, and provides some examples of when income is considered reasonably compatible. The document can be found at Colorado.gov/hcpf/training-topics-reference-documents-and-guides > Income and Resource Eligibility > Reasonable Compatibility Tip Sheet.

Reminders

Help Desk Tickets

It is important for CBMS Users, applicants and those assisting individuals through the application and shopping process to submit Help Desk Tickets (HDT) when technical issues, such as an error message or problems with navigation, are encountered. HDTs are how issues are tracked and resolved. CBMS Users should use their existing business process to submit HDTs. Applicants and those assisting individuals through the application and shopping process to submit HDTs to CBMS.Help@state.co.us.

Marketplace Verifications

If you receive verifications from an applicant or client that should be directed to Connect for Health Colorado, please encourage the individual to follow the submission steps outlined in the [January 15 ACA Implementation News](#). If you have received these verifications without having had client contact, please fax them to 1-855-346-5175. If known, please write the Marketplace Account Number and Case ID Number on each document.

Same-Sex Marriages and Medical Assistance

Effective October 7, 2014, Colorado began to recognize same-sex marriage. This change requires Medicaid to treat all married couples the same whether same-sex or opposite sex. For purposes of applying for Medical Assistance, a couple should be entered as married for the Medicaid eligibility determination. For additional information, please see the [Department's 14-017 Agency Letter](#).